

In re:
Felicia Owens
Debtor(s)

Case No. 18-16627-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 22, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:

Recip ID	Recipient Name and Address
db	+ Felicia Owens, 35 Dewey Road, Cheltenham, PA 19012-1413
aty	+ MARIA TSAGARIS, McCALLA RAYMER LEIBERT PIERCE, LLC, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	+ Freedom Mortgage Corp., c/o REBECCA ANN SOLARZ, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Dec 23 2020 04:11:30	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsedl@recoverycorp.com	Dec 23 2020 04:11:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: Adminstra

Page 2 of 2

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DENISE ELIZABETH CARLON

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

JACK K. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

JASON BRETT SCHWARTZ

on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corp. bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

ROBERT J. DAVIDOW

on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com

TERESA BRADY

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LP
bankruptcy_queen@yahoo.com

TERESA BRADY

on behalf of Debtor Felicia Owens bankruptcy_queen@yahoo.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Felicia Owens aka Felicia A Ragland
Debtor

Freedom Mortgage Corporation
Movant

vs.

Felicia Owens aka Felicia A Ragland
Debtor

William C. Miller, Esquire
Trustee

CHAPTER 13

NO. 18-16627 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$17,934.15**, which breaks down as follows;

Post-Petition Payments:	April 2020 to November 2020 at \$2,099.99/month
	December 2020 at \$1,937.36
Suspense Balance:	\$803.13
Total Post-Petition Arrears	\$17,934.15

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on January 1, 2021 and continuing through September 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$1,937.36 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$1,992.69 from January 2021 to August 2021 and \$1,992.63 for September 2021 towards the arrearages on or before the last day of each month at the address below;

Freedom Mortgage Corporation
Bankruptcy Department
10500 Kincaid Drive, Suite 300
Fishers, IN 46037

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 11, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: _____

Teresa Brady, Esq.
Teresa Brady, Esquire
Attorney for Debtor

Teresa Brady, Esq.
Jelena Mays

**No objection to its
terms, without prejudice
to any of our rights and
remedies*

Date: December 21, 2020

/s/ Jack Miller, Esquire, for*

William C. Miller, Esquire
Chapter 13 Trustee

ORDER

Approved by the Court this 22nd day of December, 2020. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
~~XXXXXX~~
~~XXXXXX~~

ERIC L. FRANK